

**HOW TO USE THIS FILE:** This presentation used to be done as a 2-hour PowerPoint presentation 4 times each year. To make it available to new residents at a time more convenient to them this presentation online is broken into 2 files. The first (newresnarrative.pdf) is the narrative which contains the description of each slide. The second file (newresslides.pdf) contains the slides themselves. Both are in pdf format so that you do not need specific software to view them. It is suggested that you print the narrative pages in order to have them available while looking at the slides or view the narrative one one device while looking at the slides on a second device. (In order to read some of the slides it is suggested that you view them on a tablet or larger screen. They will not be readable on your phone.)

## **Stuff New Candler Hills Residents Should Know**



### **“Stuff New Candler Hills Residents Should Know”**

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#### **Slides 2 & 3**

1. Candler Connection is a social group. Residents, renters or owners in Candler Hills are automatically members. There are no dues. Candler Connection is purely a social group. It is **not** a homeowners' association (HOA). It has nothing to do with community rules, architectural modifications, etc. (All questions about these topics should be addressed to OTOW customer service.) It does not take part in community disputes with The Candler Neighborhood Association, which is the actual HOA for Candler Hills. (HOA meetings for various OTOW neighborhoods take place annually each December.)
2. Candler Connection maintains a resident directory consisting of names, address, phone number(s) and email addresses. While the directory of names, address and phones is available on the Candler Connection Facebook group, email addresses are not published. (If a neighborhood resident is planning a neighborhood-specific function, a list of the email addresses in that neighborhood is available from our tech committee chair.)

3. Candler Connection emails a monthly newsletter, “Happenings,” usually arriving in your email around the last Sunday of the month..
4. Note that our directory is NOT the same as the OTOW phone book. The Candler Connection directory is updated nearly every week as people move in or out. The OTOW phone book is updated once a year in the early spring. If you miss the deadline, you will be added 15 months later.
5. Candler Connection maintains a website with information of use to residents of Candler Hills. You will find it at [candlerconnection.org](http://candlerconnection.org).
6. Candler Connection has a Facebook group. It is a “private” group open only to residents, renters or owners in Candler Hills, and only group members can see the posts. We have a strict policy prohibiting posts involving politics or religion, so our group strives to be a “conflict-free” zone.

If you are currently a Facebook user, we’re easy to find. Just enter “Candler Connection” in the “Search Facebook” box, press “enter.” then click on the “join” button on the Candler Connection group page. You will be asked to answer 2 questions. The first is your street address. This is to be certain that you are a resident of Candler Hills. The second is your email so that we can send you additional information about Candler Connection and our Facebook group. One of the group administrators will verify that you are a Candler Hills resident and you will be notified that your membership has been approved.

If you are not currently a Facebook user, go to [www.facebook.com](http://www.facebook.com) where it’s easy to set up your free Facebook account. Join in the fun and stay in touch with your neighbors in Candler Hills!

7. Due to privacy concerns, OTOW does not provide any information to Candler Connection with regard to new residents. We have neighborhood ambassadors who contact new residents to welcome them and get their information for our directory. There is a list of neighborhood ambassadors at the Candler Connection website, [candlerconnection.org](http://candlerconnection.org).

#### **Slides 4 & 5**

Slide 4 is what you will see when going to our website, [candlerconnection.org](http://candlerconnection.org). Slide 5 shows what you will see when scrolling down the page a bit. Note the big blue button which says “ Click here to get on mailing list.” This is how you can be entered into our directory and also begin to receive our monthly newsletter. Since couples tend to have different cell phone numbers, many opt to do a single entry for each of husband and wife. We need your email to send you things like the newsletter, but it will NOT be published in the directory.

#### **Slide 6**

This is a list of our social events. Actual events vary from year to year but this is a representative sample. We try to keep ticket prices as close to our cost as possible.

#### **Slides 7 & 8**

This is a map of On Top of the World or OTOW as it is known by its residents. Slide 8 contains the names of the 4 major sections of OTOW.

#### **Slide 9**

OTOW Central is the oldest and largest section of OTOW. While residents own their homes “from the paint in,” they do not own the land on which the home is built. That land is on a 99-year lease with a monthly lease payment of around \$50 included in the HOA fee. OTOW calls this section “maintenance free” because OTOW

handles the yard work, repaints the home every 7 years and insures the structure. (The homeowner must provide their own “renter’s policy to cover the contents of the home.) “Maintenance free” is not the same as “free maintenance” and OTOW Central residents pay for these services in their HOA fees which can run to over \$400/month. Residents of OTOW Central can use all of the amenities located in OTOW Central but they cannot use the amenities in Candler Hills, Indigo or Weybourne Landing because you can only use the amenities your HOA fees help to support and OTOW Central HOA fees do not support amenities in the other sections.

### **Slide 10**

Indigo East (or just “Indigo”) is located outside the gates of OTOW. It is a “fee simple” section meaning that the homeowner owns the land on which their home is built and is responsible for all maintenance and insurance. HOA fees are lower in Indigo because residents do not have access to any OTOW amenities, nor can they join OTOW clubs or even eat at the Pub unless they purchase a “Gateway of Services” pass which currently sells for about \$900/household/year. Purchasers of this pass can use all of the OTOW Central amenities but not those of Candler Hills or Weybourne Landing. Indigo has a clubhouse and pool which are supported by Indigo HOA fees and Indigo residents are welcome to use these facilities.

### **Slide 11**

Candler Hills is also a “fee simple” section. There are two amenities which Candler Hills residents can use, each with a pool. The Candler Community Center is the smaller of the two and the Lodge at Candler Hills is significantly bigger. Candler residents cannot use the amenities in Indigo or Weybourne Landing but, because the Candler HOA fee contains what is, in effect, a mandatory purchase of a Gateway of Services pass, Candler residents may use all of the amenities in OTOW Central, join OTOW clubs, etc.

### **Slide 12**

Think of Weybourne Landing as “Indigo-version 2.” It is another “fee simple” section with its own amenities. Residents cannot use amenities in Indigo or Candler Hills but they may, with the purchase of a Gateway of Services pass, use the amenities in OTOW Central, join clubs, etc.

### **Slide 13**

Periodically someone will ask “why not just spread the cost of Candler and OTOW Central amenities equally between OTOW Central and Candler residents and allow residents of OTOW Central to use the Candler amenities?” Ken Colen addressed this at a recent Candler Hills HOA meeting. He stated that while each OTOW Central amenity is sized to support 8000 homes, Candler amenities were sized to support the 1610 homes that was the originally-planned “build-out” size of Candler Hills. So allowing OTOW Central residents to use the Lodge or Candler Community Center would result in overcrowding. In addition, while Candler HOA fees would go down, the OTOW Central fee would increase by about \$40/month which Colen described as a “non-starter.”

### **Slide 14**

Because many residents of OTOW Central do not understand the reason that Candler residents can also utilize OTOW Central amenities but residents of OTOW Central cannot use Candler amenities—“you get to use the amenities that you pay to support”—Candler residents are sometimes resented by those living in OTOW Central. When attending events at Candler facilities it’s reasonable to ask others where they live to determine if they are your neighbors. When among the broader OTOW population, it’s safer to avoid the “where do you live” question. Asking “where did you live before moving to OTOW” is a safer question and is often a discussion starter. By the time we get to our mid-fifties, most of us are seeing doctors on a regular basis and so the final question on the slide always works to start a discussion!

### **Slide 15**

Seeing that this is from the OTOW News might cause the typical OTOW resident to wonder where all the elevators are located. Other than the one going from the first floor to the second in the recreation center we don't seem to have many elevators. Well, it turns out that there are TWO On Top of the World communities. The one that came before our Ocala community is located in Clearwater and it consists of three-story condo buildings. Obviously, elevators are important there! Ken Colen is president of the organization comprising both OTOW communities while his sister manages the one in Clearwater.

### **Slide 16**

Sidney Colen (Ken's dad) originally conceived of OTOW as a "pedestrian-friendly" community. You can see this concept in a section of Americana Village. These were the first homes constructed in OTOW.

Notice that they are 2-story townhouses built around a village green with a large gazebo/bandstand. A continuing feature of OTOW'S connected homes is that each is architecturally different from the other attached unit to avoid the "row-house" look. These townhouses have no garages. The cars were relegated to the back of the units.

Residents quickly told Mr. Colen that they did not like going up stairs and that they were more interested in driving than walking! These were the last 2-story homes and the last homes without a garage built in OTOW!

These homes can be found by taking the last right turn before exiting the main gate going towards SR 200. Head up the hill and wander just a bit and you will come upon them.

### **Slides 17 & 18**

During the past few months, since signing your contract to build in OTOW, you have been getting ready to move your household goods. Chances are you moved from an area where homes had attics and basements and over the years those spaces gathered items you "saved for the kids." Guess what? Most of us discovered that our kids didn't want the stuff we saved for them!

So, one way or another, you whittled down your belongings and still discovered that you had a considerable amount that was coming to Florida with you. Getting that stuff packed and unpacked involved a considerable amount of physical work. Of course there was also the labor involved in staging and selling your existing home.

### **Slide 19**

You probably anticipated the physical work involved, but you may just now be discovering the emotional toll of leaving family and friends. You left a community in which you were probably well known. You had worked for year to establish your position within that community and now you wake up on your first morning in your new home to discover that you are simply that "nice new couple up the street,"

Take a breath. We've all been there. The good news is that Candler Hills is filled with very nice people who have all experienced what you're going through and are eager to help you find your place in our community.

Recently, "supply chain" issues have made building a new home even more stressful. As the post-pandemic world gradually gets back to normal, hopefully these frustrations will lessen. Just remember that getting the necessary materials for a new home on a timely basis is not something unique to OTOW.

## Slides 20-22

When Candler Hills was first created in 2006, there were 3 “hooks” to attract people to this new neighborhood.

1. Unlike in all of the neighborhoods of OTOW Central where homes are built on land that has a 99-year lease from OTOW, residents of Candler Hills would own the land on which their homes are built.
2. There would be mail delivery at each home as well as trash and recycling pickup.
3. Candler Hills residents would have access to amenities exclusively for their use, along with all of the amenities located in OTOW Central.

From day 1, it was known that Candler Hills would eventually reach a “build-out” of 1610 homes. (Note that Ken Colen recently announced that the new neighborhoods of Ashford and Balfour would be added to Candler Hills bringing the new build-out total to 2820 homes.) But, when the first few dozen homes were built it did not make sense to construct a community center/pool sized to serve this many homes.

So, a smaller community center was constructed with the understanding that once 600 homes had been constructed, the developer (Ken Colen) would construct a facility appropriate for those 1610 homes.

The Lodge at Candler Hills opened in March of 2017. Both it and the Candler Community Center are for the exclusive use of Candler Hills residents and their guests.

While the developer paid 100% of the construction costs for both of these facilities, the Candler Hills HOA is responsible for 100% of the operating costs. Let’s look at who pays for what when it comes to operating the amenities throughout OTOW.

If you were to live in the section of OTOW known as Indigo East, your monthly HOA fee would be in the range of \$150. Among other things, this covers the operating costs of the Indigo East community centers and pools. Because only Indigo East residents pay to operate these facilities, residents of OTOW Central and Candler Hills cannot use them.

Indigo East residents are not allowed to use the amenities located within the gates of OTOW unless they pay a “Gateway of Services” fee which is currently around \$900/home/year. Once this fee is paid, they have access to all amenities located within OTOW Central. This fee is optional for Indigo residents.

Residents of OTOW Central and Candler Hills pay this fee on a mandatory basis through their HOA fees. This is why **both** Candler Hills and OTOW Central residents can use the amenities located in OTOW Central.

Residents of Candler Hills, however, are the only ones who pay to operate the Candler Hills amenities and that is why OTOW Central residents cannot use the Candler Hills amenities. So, the short version of the story is that you get to use the amenities that your HOA fees help to pay for.

## Slide 23

The legal name for the Candler Hills HOA is “Candler Hills Neighborhood Association, inc.” There are 3 board members: Ken Colen, president of OTOW, Jo Layman and Bo Stepp. Both Layman and Stepp are members of OTOW management. There will be no residents on this board until Candler Hills reaches 95% of its 2820 home “build-out.” Residents who have lived in other HOA communities tell us that when residents begin to take places on the HOA board the community will likely break into two camps. One will feel that things are going

along nicely with current management continuing to operate the amenities. The other camp will feel that the residents can do a better job managing things. It should be pointed out that since the developer paid 100% of the construction costs of all Candler amenities, if the community decides to go the self-management route the HOA will need to purchase all of the existing amenities from the developer. This would be funded by assessments on each home in Candler Hills.

#### **Slide 24**

So let's talk about golf carts! **Florida law does not require golf carts to be registered or insured, but OTOW does.**

1. There are two ways to carry insurance on your golf cart. It can be a part of your homeowner's policy or you can carry a separate policy for your cart. **If your golf cart is insured as part of your homeowner's policy, your coverage ends at the OTOW gate. This means that you have no insurance coverage should you venture to the plazas where Publix or Roses are located.** A separate policy covering just your golf cart should be available for about \$60/year from your insurance agent and this will cover you both inside and outside OTOW. (You probably won't be covered, however, if you venture into streets or areas off-limits to golf carts.)

2. If your cart has an OTOW-issued handicapped sticker, this allows you to use handicapped spaces within OTOW (and the town square/MTP/Cultural Center area.) It does **NOT** allow you to use handicapped spaces in the Publix or Roses plazas. Carts have been ticketed there, and the fine is about \$150. If you have a handicapped hangtag issued for your car, you could use it in these spaces, but it's a bad idea since it may not still be hanging on your cart when you return from the store!

3. Golf carts must use multi-use paths when provided. Be aware that these paths are also used by bicycles and walkers. When multi-use paths or lanes are not available, golf carts and bicycles use the street.

4. When you register your golf cart at customer service, all members of your household must be present and you must bring your golf cart for inspection as well as proof of 100/300 insurance (the actual policy, not just a card). If you want an OTOW "Handicapped" sticker for your golf cart, also bring your DMV-issued handicapped hangtag.

#### **Slide 25**

**Florida defines golf carts as limited to below 20 mph. If you "soup up" your cart to go faster, it is defined as a "low-speed vehicle" and must carry a Florida-issued DMV license plate.**

Remember that insurance companies look for ways to deny a claim. If you "soup up" your golf cart to be capable of going faster than 19 mph and don't register it as an LSV, don't count on your carrier being willing to pay an accident claim!

#### **Slide 26**

**Golf carts are not toys! When grandchildren visit, think twice before letting them take your cart for a spin. OTOW rules require drivers to be at least 15 years old and eligible for a Florida driver's license. Anyone driving any golf cart on one of the OTOW golf courses must hold a valid driver's license.**

OTOW retired general manager Lynette Vermillion tells of receiving a call from the manager of the McDonald's across SR 200 from the OTOW main gate. An OTOW resident let his grandchildren take his golf cart and they wound up at the restaurant after crossing SR 200, but they were afraid to try to cross SR 200 to come back to OTOW!

### Slide 27

When driving your golf cart around OTOW there are times when you should drive on a “multi-modal” path used by walkers, bikers and golf carts and other times you should drive on the roadway. Let’s look at these situations.

### Slide 28

On the “main drag”, the road connecting the Candler Hills gate with the main gate, there is a multi-modal path on one side of the street only. All walkers, bikers and golf carts should use this path. Be aware that it is a two-way path. Golf carts coming up on walkers from behind should call out something like “passing on the left” to let the walker know that you are there and will be passing them.

### Slide 29

When the main drag reaches the 4-way stop, the concrete path turns into 2 “special use” lanes. They are one-way with a lane on each side of the street.

### Slide 30

SW 81st Loop is the “ring road” around Candler East. The concrete path is narrow and is reserved for walkers only. Golf carts and bikers should use the roadway.

### Slide 31

SW 87th Circle is the “ring road” around Candler West (Stonebridge, Sanctuary, the Lodge et al). walkers, bikers and golf carts should use the multi-modal paths where possible. Note that there may be some breaks in these paths because of construction activity.

### Slide 32

Regardless of which path you are on, obey the STOP signs! **When stopping for those low-level stop signs on the multi-modal main-drag path, be aware that the greatest danger is over your shoulder. Cars coming from behind have the right of way as they turn off the main drag. Don’t cross the intersection without checking over your shoulder!**

### Slide 33

Older drivers tend to make more mistakes. Nobody in Florida trusts turn signals because they may have been on for the last 5 miles! The 4-way stop sees more than its share of bikers or drivers simply ignoring the STOP signs. **“Expect Stupid”** will help keep you out of an accident.

### Slide 34

Nothing makes OTOW residents more unhappy than to find that a single golf cart parked right in the middle of a car-sized parking spot. Parking is often at a premium and **2 golf carts will fit nicely in one car space**. Parking like this allows both cart drivers to easily access their seats.

### Slide 35

1. The “main roads” of OTOW form a sideways “T.” At the top of the cross-arm (northernmost point) of the “T” is the Candler Hills gate. Proceeding south, you come to a 4-way stop intersection by a dog park. Continuing south will bring you to a second OTOW gate complex. Turning left (east) at the 4-way stop will bring you to the third OTOW gate. (This gate is the only one which has vertical clearance to handle trucks and so it is the gate that all deliveries should be made through.)

2. If you turn to the right immediately after exiting the southernmost gate, you can get to the customer service office by bearing right or the Roses' plaza by bearing left. (There used to be a Winn-Dixie supermarket where Rose's is now located.)
3. The OTOW sales office can be reached by taking the first left after passing through the southernmost gate.
4. When exiting the southernmost gate, the second left will take you to a road leading to the Publix plaza. You will find Dunkin' Donuts and Cody's restaurant along this road before reaching the plaza.
5. All of the places in items 1-4 are accessible by golf cart. Be aware that, as explained in item #1 of the "Golf Cart" section, you may not have insurance coverage once you drive your cart through the OTOW gate unless you have a separate insurance policy for your golf cart, not simply a rider on your homeowner's insurance. Be aware that traffic laws are enforced on golf carts just like cars and bicycles. Getting cute on your golf cart can get expensive!
6. Turning left at the 4-way stop gives you access to Lowes, Aldi's Market, the Publix plaza, Walgreens and the Walmart Neighborhood market. In May of 2020 a golf cart path to the Walmart Neighborhood market (often referred to as "Smallmart" to differentiate it from the Walmart SuperCenter a couple of miles up SR 200) and Walgreens has been opened. It appears that the owner of the property between Indigo East and Lowes is not interested in allowing golf carts to drive across his property.
7. Exiting the eastern gate, you will come to an intersection. Going straight through the intersection will take you to Lowes (second left after the intersection) or going straight you will come to SR 200.
8. If you turn right at the intersection (#7 above), you can enter the Publix plaza on your right just before SR 200 or the Walgreens/Walmart Neighborhood Market area on your left.

### **Slide 36**

There are special golf cart parking places marked off at Publix in the Canopy Oaks plaza. Unfortunately, you may often find cars parked in these spaces. **There is nothing illegal about this!** The owners of the plaza could also mark spaces for use by "blue-eyed blondes only" but there is no section of the penal law that a law enforcement officer could cite in issuing a ticket. Of course, the plaza owner could have cars towed but they won't.

Handicapped spaces are another story. Tickets can (and have) been issued for illegal parking in a handicapped space. **Have an OTOW-issued handicapped sticker on your golf cart? It's no good here! It's only valid within the OTOW gates.** If you have a government-issued handicapped hangtag, you might hang it on your golf cart, but it probably won't be there when you return to your cart!

As of this writing, there is no legal way to take your golf cart to Lowes or Aldi's. The golf cart path to Walmart Neighborhood Market or Walgreen's has just opened.

### **Slide 37**

Curious about Ocala's street naming system? Go to [candlerconnection.org/uploads/7/3/5/1/7351883/streetnames.pdf](http://candlerconnection.org/uploads/7/3/5/1/7351883/streetnames.pdf)

Curious about shortcuts when driving around Ocala? Go to



candlerconnection.org/uploads/7/3/5/1/7351883/shortcuts.pdf

### **Slide 38**

The “Files” section of the Candler Connection Facebook group contains some useful information for new residents.

### **Slide 39**

For example, one of our residents has created a massive collection of information about businesses in the area. The file is called “Ocala.pdf” and he has been updating it on a monthly basis.

### **Slide 40**

There is also a list of some of the more popular non-chain restaurants the area with links to their websites.

### **Slide 41**

And another file with links to things to do in Gainesville our neighbor an hour to the north and home to the University of Florida.

### **Slide 42**

You might think that because the roadways inside the OTOW gates are private, you cannot be ticketed for traffic violations. You would be wrong! **OTOW management allows law enforcement agencies (usually the Marion County Sheriff) to come inside the gates at any time for traffic enforcement.** While it doesn't happen frequently, don't think you're immune from speed limits or stop signs!

OTOW communicates with residents in several ways. The OTOW newspaper is delivered to your driveway usually on the last Thursday of the month.

The main OTOW website ([loveotow.com](http://loveotow.com)) is primarily aimed at prospective customers while [otowinfo.com](http://otowinfo.com) is the website for resident information.

### **Slide 43**

If you are expecting guests, it is easy for them to pass through the OTOW gates. They will be expected to know the name of the resident being visited and your address. If they will be trying to enter after 6 PM, you should call the gate you expect them to use leaving your name, address and the name(s) of your expected guests. Note: it is not necessary to call the gate if you are expecting a pizza or food delivery.

Some important phone numbers:

Main/Front gate	352-854-8935
Candler Hills gate	352-861-5378
90th Street gate (all deliveries)	352-854-2237
Customer Service	352-236-6869
Bridgenet (internet)	352-873-4817

**OTOW does not control the naming of streets. That is done by the Marion County 911 authority.**

Unfortunately, you will find that there are duplicate street names. For example, there is a SW 88th Loop in Candler East and also in Avalon.

The 911 authority says we should not worry about an emergency response to the wrong neighborhood because they know the range of house numbers on each street and will use that in dispatching. (Wonderful, many of us say, so we should have delivery people or guests trying to find us call 911 for help?)

You—and your guests—should be aware that your car GPS system is probably run by a chip that was burned 6 months before you took delivery of your car and only updates if you purchase a new chip from the dealer. Neighborhoods that didn't exist when that chip was burned will never show up on that GPS system!

Smartphone apps such as the Google-owned WAZE are updated frequently. WAZE is free and will be much more successful at locating newer neighborhoods.

It's a good idea to use the second line of your address—where an apartment number would go—to designate your neighborhood. For example, “4321 SW 88th Loop, OTOW-Candler East, Ocala, FL 34481.”

You can sign up to receive email from OTOW on various topics. Goto [otowinfo.com](http://otowinfo.com) and click on the “Contacts” tab then choose “Join our email.”

Now that you're an OTOW resident, you qualify for resident pricing at events at the Circle Square Cultural Center. You can purchase tickets online at [csculturalcenter.com](http://csculturalcenter.com) .

OTOW has some good videos and other information concerning maintaining your home. They can be found here:

[ontopoftheworldinfo.com/homeowner-maintenance/](http://ontopoftheworldinfo.com/homeowner-maintenance/)

#### **Slide 44**

Names and jobs of some members of OTOW management.

#### **Slide 45**

Premier Waste Services (PWS) picks up our garbage on Mondays and Thursdays and picks up recycling on Tuesdays. Yard waste is picked up by OTOW on Wednesdays. Pickups may be early in the morning so it might be a good idea to put items for pickup out the night before. PLEASE DO NOT put out plastic bags containing garbage as they will draw animals. Buy a 55-gallon hard-sided container at Lowes or Home Depot. A blue recycling bin should have been provided by OTOW when you closed on your home. Note that when a major holiday falls on a Monday, PWS does not pickup trash until the following Thursday.

#### **Slide 46**

Our continuing learning center, Master the Possibilities, is one of OTOW's jewels. It used to be supported by OTOW but has since spun off as a stand-alone non-profit. It still receives some financial support from OTOW but course fees now help to cover costs. You can find the complete course catalog at

[masterthepossibilities.org](http://masterthepossibilities.org)

#### **Slide 47**

The Lodge is available for use by Candler residents free of charge. There are 7 different areas of the Lodge that can be reserved for resident parties, etc. The office at the Lodge has a calendar of activities . If the space you wish to reserve is available at the date and time you wish, simply fill out the facility reservation form.

If food will be served, there is a \$50/100 deposit required to cover cleaning costs. This fee is refundable if you—or your food service provider—does the cleaning after your event.

The Lodge has tableware, silverware, glassware which you can use at your event. The only charge for their use is a per hour charge for the operator of the commercial dishwasher in the Lodge kitchen.

The Lodge kitchen is a “catering kitchen.” There are warming ovens, refrigerators and freezers, a commercial ice machine and plenty of places to plug in crock pots, but there are no cooking facilities.

### **Slide 48**

There are gates at the entrances to OTOW, but **we do not live in a fortress**. Parts of the community (Candler Hills Golf Course and its restaurant) are open to the public. Nothing prevents someone from walking off the golf course or out of the restaurant into the community. This has not been a problem.

When storm winds reach tropical storm force (39 mph +), gate attendants are sent home for their safety and the gates are left open. This is to avoid emergency vehicles needing to crash through a closed gate during the storm.

Most residents have spent several months getting rid of “stuff” before moving to OTOW. Burglary has not been a problem in OTOW, primarily because most of us have divested ourselves of “stuff.” Telephone scams are a much greater danger than burglary.

OTOW does not have a “security force.” The gate attendants have no police power. If you report criminal or suspicious activity to them they will call the sheriff. There is a “community patrol” manned by trained residents in marked cars with flashing lights but they are forbidden to exit their vehicle unless there is a situation where they can offer immediate first aid. Otherwise, they will notify the sheriff.

If you will have multi-day visitors you can obtain a paper gate pass for them at customer service. You will need to know the dates they will be here, the make and license number of their vehicle. Whether they are staying in your home or not, this pass on their dashboard will get them through the “visitor” side of the gate at any time of the day or night.

### **Slide 49**

1. The ceiling of your garage has 2 X 4 joists, not the stronger 2 X 6 or 2 X 8 joists you may have had in your old home. Be careful storing heavy items up there! Installing 1/2-inch plywood across the joists and nailing it down will increase strength and give you a walking surface.
2. Some of your lights (garage, laundry room, post) and outdoor electrical outlets are probably protected by a GFI outlet in your garage. It's on the garage wall, not in the electrical breaker box. (OTOW customer service can help find it if you give them your home model.)
3. It is your responsibility to contact "Sunshine" to have a wiring survey done on your property before you dig. OTOW does not bury utility lines very deep, usually only a foot or so.

If you cut your phone line, or damage your cable connection, or plumbing or electrical work without having the survey done you'll be responsible for the cost of repairs.

You can reach them at <http://www.sunshine811.com/> or (800) 852-8057.

In addition, our water supply utility, Bay Laurel, has announced that should you break a water pipe between the street and your home while doing landscape work, there will be a \$50 “truck roll” charge.

4. From time to time in the winter, it gets cold at night in Ocala. There are several places around your home where you need to guard against frozen pipes. Here are some references:

<http://www.candlerconnection.org/uploads/7/3/5/1/7351883/managingfreezingpipes.pdf>

<http://ontopoftheworldinfo.com/homeowner-maintenance/#1494868737858-53d880c5-988e>

5. OTOW has some good videos concerning how your home was constructed. They can be found at <http://ontopoftheworldcommunities.com/construction-methods-at-on-top-of-the-world/>

### **Slide 50**

Garbage pickup is Monday and Thursday. You may put out your garbage any time after 7 PM the previous evening. You should provide your own container (up to 55 gallons). **Please use a container rather than putting a trash bag on the curb as uncontained garbage will attract vermin and coyotes.**

**Recycling pickup is every Thursday. Metal is NOT accepted for recycling here. Please do NOT attempt to recycle anything containing organic matter, e.g. stained pizza boxes. Also, do NOT include any plastic bags as they jam the recycling equipment. Publix has receptacles for unwanted plastic bags.**

**Should a holiday fall on one of the pickup days, the pickup is simply skipped.** Yard waste is picked up on Wednesdays. One pass is made for bagged waste and a second for loose material. The pickup can be very early in the morning (sometimes before 7:30) so yard waste should be put at the curb Tuesday evening.

If you miss the pickup for trash or recycling, you can use the compactor (trash) or recycling bins at any of the OTOW Central locations but do so quietly as these units are supposed to be for OTOW Central use only.

Don't be “penny-wise and pound-foolish” when choosing HVAC filters for your air-handler. OTOW used to have a video that showed how table salt would easily pass through cheap fiberglass air filters. If they wouldn't stop particles as large as salt granules, they certainly wouldn't filter out mold, pollen, dust mites, etc. Look for the filter's MERV rating. The higher the number, the better the filtering power. Filters with a MERV rating of 3 will remove dust mites from the home's air, while those with a rating of 4 will remove pollen as well. Filters with a MERV rating of 8 will remove particles as small as mold spores.

OTOW builds a “tight” home. If some outside air is not introduced into the home, the inside air quickly becomes “stale.” There is an outside air intake somewhere in your home. When standing on your front porch, look up for a louvered grating. Inside that grating is a 12x12 filter which should be changed at least once each year. If you have an older home and can't find the grating, chances are your “outside air” is provided by a pipe going into the attic. There is no filter on this pipe.

### **Slide 51**

Most of us are used to homes built with wooden 2x4 studs in the walls. OTOW homes are a bit different.

In general, our homes have metal studs throughout the inner house, and wood studs on the wall between the house and garage.

Mounting things on the internal walls, off the studs, is the same as everywhere else. You use picture nails, or "molly" bolts, or butterfly bolts, depending on the weight of whatever you're hanging.

To mount things to the studs, you can buy self-tapping sheetmetal screws. They drill their own pilot hole, and fasten whatever you want very solidly to the stud.

### **Slide 52**

Exterior walls have 1x2 wood strips which are masonry-nailed through foam insulation board to the concrete block wall. These strips are 16-inch on centers and can be treated like wooden studs for the purpose of hanging items on exterior walls.

### **Slide 53**

Newer homes have foil-backed insulation board on the exterior walls and a foil solar radiation barrier on the inside of the roof designed to help keep the home cool in hot weather. The downside of all this foil is that it forms what scientists call a "faraday cage" which shields electromagnetic radiation like cell phone signals. You may find that your cell reception is better on your front porch or lanai than inside the home.

A quick fix to this problem is to turn on the "WiFi calling" feature of your phone. When cell signals are weak, your phone will use your home's WiFi network to make or receive cell calls.

### **Slides 54 & 55**

Internet service in OTOW is not like what you may be used to. You have only one choice for internet provider in Candler Hills, Bridgenet. Bridgenet is a company formed essentially by OTOW to sell internet service to some sections of OTOW. OTOW is private property and thus can control who can sell services such as water, internet, etc. to residents.

### **Slide 56**

Up until about 2015 Bridgenet was a DISH dealer and residents of Candler Hills rented DISH receivers from Bridgenet. Instead of individual satellite dishes in every yard, Bridgenet had very large satellite dishes and sent the satellite signals to receivers in our homes via cable. Then, one day, Bridgenet and DISH parted ways and Bridgenet became a DirecTV dealer offering to pay the \$35 modification fee to install DirecTV dishes in our yards.

### **Slide 57**

Along came the "streaming" revolution and many Candler residents began to get their TV service over the internet. The Candler HOA fee currently provides 30 Mbps internet service from Bridgenet. Many residents find that this speed is sufficient to handle all of their internet needs, including streaming TV. You can always upgrade your speed by paying Bridgenet but it's a good idea to try the 30 Mbps service first.

### **Slide 58**

If you'd like to learn more about "streaming" there is a file titled "streaming 2020.pdf" in the "Files" section of the Candler Connection Facebook group.

### **Slide 59**

Think of your internet service as a door through which information passes. The speed of the service is like the width of the door. You want to have a door wide enough for your information to fit through but paying for extra width of the door is just a waste of your money. If all you do is browse the web, send/receive email and visit social media sites, 3 Mbps will work just fine. If you want to stream conventional HD TV, 5-8 Mbps will be needed. (Want to stream 2 TV's at once with HDTV? You'll need 10-16 Mbps.) If you have a fancy UltraHD (4k) TV you need 15-25 Mbps service. Your TV picture won't look any better if you pay additional dollars for a speedier internet connection.

### **Slide 60**

Water is a precious—and expensive—quantity in Florida. The legal authorities which regulate water usage restrict OTOW residents to once-a-week watering of lawns when daylight saving time is not in effect and twice-weekly during daylight saving time. This slide shows the schedule.

### **Slide 61**

Since at least 2012, OTOW has used Hunter MP Rotator irrigation heads. These heads provide water at a slower rate, allowing it to be absorbed by the soil rather than run off. Because they provide water at a slower rate, they need to run for longer times than standard spray heads.

### **Slide 62**

The goal of an irrigation session is to provide between 1/2-inch and 3/4-inches of water on the zone. Since MP Rotators put out 0.4 inches per hour, a 90-minute runtime per zone is needed. (NOTE: This does not apply to the drip zone for plants and shrubs.)

### **Slide 63**

Here is an actual water bill. Note that the bill is just short of \$100 and that the charge for the actual amount of water used is only \$27. Fixed account charges make up much of the rest of the bill. Wastewater charges are capped at the first 5000 gallons of water used.

Note that there is no separate “reclaimed” water system used for irrigation. The community does not produce sufficient wastewater for irrigation and there is no separate pipe system which would be required to carry it. Reclaimed water is used to irrigate golf courses and other common spaces.

### **Slide 64**

1. The nearest DMV office is at Jasmine Plaza, just a bit down SR 200 towards Ocala. Getting a Florida license is relatively simple. Fill out a form, turn in your license from your previous state, take a simple vision test, have your picture taken and pay a fee (currently \$45). You will get your shiny new Florida license on the spot. If you wish, you can also register to vote in Florida at the same time.

After January 1, 2010, Florida driver's licenses align with FEDERAL identification specifications, "Real ID".

Starting January 1, 2010, when you obtain or renew your license you will need to provide:

- a valid passport, or certified birth certificate
- marriage license (to prove that your name has changed from what was on your birth certificate), or a court ordered name change.
- proof of your social security number
- proof of your residential address.

Registering your car is also easy. You turn in your title from your previous state, show proof of insurance and pay a fee which will probably be \$400-\$500—Florida didn't get any of the sales tax you paid in the state where you bought the car, and they're making up for that with this fee— and you will receive a new Florida title in the mail. You will also be able to choose from 2 or 3 license plates which are free or among dozens of “special interest “ plates for which there is a fee. In Florida, there is only one plate and it is on the rear of the vehicle.

There are no toll roads around Ocala but as you head towards Orlando on the Florida Turnpike (toll road) you will encounter a large system of toll roads around Orlando and on outward towards the east coast. (Tourism is big in Florida and their sales taxes and road tolls negate the need for a Florida income tax.)

To avoid needing to stop at the numerous toll barriers—and also get a 17% discount on tolls—get a Sunpass. The easiest version is a sticker that mounts on the car's windshield behind the rearview mirror. It costs \$4.99 and can be purchased at Publix (customer service desk), most drugstores, turnpike service areas. For more information go to [sunpass.com](http://sunpass.com). The first \$5 of tolls is forgiven so the sticker is really free. Once you have the sticker, go online and set up an account with Sunpass and start ignoring those toll stops.

### **Slide 65**

Florida's governments are financed mainly by sales and property taxes. Let's start with property taxes.

New homes are usually assessed at about 80% of the cost of the home.

If you are a Florida resident (vote here, have a Florida driver's license) living in your Florida home on January 1 as your permanent residence, you march on down to the county appraiser's office—or do it online— between January 2 and March 1. They will bring up the assessed value of your home on their computer screen and then subtract \$50,000 from that value to arrive at your new assessed value. (The exemption is \$25,000 for school taxes.) This is called the Homestead Exemption. No need to do this every year, once is enough. Resident of another state owning a Florida home? No Homestead Exemption for you! To receive a homestead exemption, your home must be owned personally and not by a business or corporation. (For additional details, Google “Florida homestead exemption.”)

Homeowners get only a single property tax bill each year in November. School, town, county, etc. are all rolled into one bill. And here's a nice touch: Your property taxes aren't due until March, but you get a “discount” for paying “early.” That sounds so much nicer than having them due now and paying a penalty for paying late. It's really the same but it just sounds nicer to get a discount!

### **Slide 66**

A month or so before your actual tax bill arrives in November you will receive a TRIM (Truth In Millage) notice which is essentially a preview of what your tax bill is expected to look like. It's for informational purposes only and no payment is required.

### **Slide 67**

Florida has no personal income tax, so your pension and Social Security income will not be taxed by the state. Florida has no “personal property” tax. This is a cute one found in some other states. You pay a tax based on the value of your car, home furnishings, etc. Not in Florida.

Florida used to have an “intangibles” tax on investments, but it was repealed several year ago.

## **Slide 68 & 69**

New Florida residents are often concerned about sinkholes. Our community recently invited a local insurance agent in to speak to us about sinkholes and sinkhole insurance.

If you follow the news, you know that Florida is not the only state in which sinkholes appear. Given that, we do seem to have the lion's share of these critters.

Central Florida can be thought of as a sandpile sitting on top of a system of limestone caverns through which course our lovely aquifer. Acid rain filtering down through the sand erodes the roofs of these caverns. When a piece of cavern roof collapses, you have a sinkhole.

It's a crapshoot as to whether your home is built on a weak portion of a cavern roof or not. So, sinkhole insurance is a pretty important topic to Floridians. Understanding the current sinkhole insurance climate requires just a bit of history.

The most common style of Florida home is built using concrete block covered by stucco. Greater wind resistance and less prone to termite damage than the wood frame and vinyl-sided home found in more northern localities.

Homes in Florida are built on sand. It is compacted before pouring the footer, but it's still sand and there will be some hairline cracks in the stucco formed over time by settling. They're no big deal. You fill them with clear, paintable caulk, paint over them and life goes on.

For the last decade or two, armies of con-men identifying themselves as "sinkhole experts" have flowed through Florida neighborhoods offering to inspect your home for possible sinkhole damage. Finding the aforementioned cracks in the stucco, they breathlessly inform the homeowner that they could well have a sinkhole forming under their home. Luckily the "expert" has the equipment and the know-how to "fix" the probably non-existent sinkhole.

Insurance companies soon became tired of paying all those claims for "sinkhole" damage. In fact, totaling up all the sinkhole claims, they found that they would have paid out less if a category 5 hurricane had hit the state! So, they got on their phones and called their state legislators. The law must be changed!

And so it was. A few years ago, Florida law was changed to make the deductible for a "conventional" sinkhole claim 10% of the home's insured value. Have a \$300,000 home with a sinkhole claim? First \$30,000 is your problem.

They also changed the "triggering event" for a sinkhole claim. Now, there must be damage to the foundation or a load-bearing wall to collect on a sinkhole claim.

Insurance companies were running away from writing sinkhole coverage into their homeowners policies, so the legislature now requires that every Florida homeowners policy include "catastrophic groundcover collapse" as part of the policy. In short, this means that the insurance company will pay you the insured value of your home if it is deemed uninhabitable by the building inspector due to a sinkhole.

On the upside, the deductible for this coverage is the standard \$1000 or \$2500 deductible that the homeowner has for all other hazards.



And this is where the story gets interesting. According to the insurance agent, the triggering events for both types—conventional and catastrophic—are exactly the same. They could virtually guarantee that if a foundation or load-bearing wall were damaged, no building inspector would consider the home livable.

The upshot is that all of the employees of this agency have dropped their extra-expense “conventional” sinkhole coverage with the 10% deductible in favor of the “included with the policy” catastrophic” coverage because they feel they are getting the same protection at a lower cost. (NOTE: Candler Connection is not in the insurance business. Before making any insurance decisions, you should consult your own insurance agent.)

When OTOW begins building in a new neighborhood, they hire an engineering firm to come in and survey for possible sinkhole activity. They also have this firm come back and check each building lot before construction. This is not a guarantee against a sinkhole forming on your property, but it should ease your mind a bit.

### **Slides 70 and 71**

While the official hurricane season runs from June 1 through November 30, the “fun” stuff often shows up in late-August through October.

When Hurricane Irma approached Ocala in 2017, forecasters predicted we would experience winds steady at 90 mph for at least 2 hours. In fact, gusts barely reached 60 mph. Tropical storm strength, not hurricane. So, in fact, “hurricanes don’t come to Ocala!”

A recent study said that Ocala has a 5.2% chance of experiencing hurricane-force winds and that is expected to rise to 5.8% by 2050. That doesn’t mean that Ocala is in the clear, but it’s much better than places on either Florida coast!

Even so, winds in the 50-60 mph range were sufficient to bring down trees on the power lines feeding Candler Hills. Candler East lost power for about 36 hours while Stonebridge was without power for at least 3 days.

A hurricane doesn’t need to pass through Ocala to have us feel its effects. Severe weather often occurs in the pinwheel-like “feeder bands” spinning counterclockwise around the center of the storm. Because of the possibility of tornados in these bands, it’s a good idea to have a weather radio which will give you the few minutes warning of a tornado needed to get to an interior room.

It’s also a good idea to go to [alertmarion.com](http://alertmarion.com) and sign up for the free severe weather alerts provided by Marion County. They will warn of severe weather via phone, cell, text and email.

### **Slide 72**

Your OTOW home is built to withstand strong winds. (Newest Marion County building codes requires building to withstand gusts of 130-140 mph). You should be safe as long as the storm stays outside. However, once winds get to 50-60 mph, all sorts of things start flying around and possibly through your window. You can’t control road signs breaking free, but **you can protect your neighbors and yourself by bringing in or tying down any objects which may be in your yard or on your lanai.**

The force of the wind increases exponentially with the speed. A 100-mph wind has 16 times the force of a 25-mph wind.

### **Slide 73**

While rising water (storm surge) kills most people in a hurricane, that’s not a danger in Ocala nor is heavy rain or flooding. **Our greatest danger is wind-borne objects flying through windows.**

Bring anything that could blow around inside. Outside planters, lanai furniture, the name sign on your lamppost, etc.

#### **Slide 74**

OTOW maintains their own water pumping station and wastewater treatment plant which are independent of the Ocala or Marion County municipal systems. There is a large diesel generators at the pumping station and every wastewater lift station has its own generator as well. The result is that, **in a power outage, you can expect that tap water will still flow and your toilets and showers will drain as normal.** (However, in storm preparation, “should” does not mean “guaranteed.” It’s still a good idea to stock up on bottled water and fill your tub with water to flush toilets.)

Although electrical service lines are buried underground in Candler Hills, the power comes to these lines from aboveground. In power outages due to storms it is not unreasonable to expect that you may lose power to your home and that it could be a matter of hours or days before it is restored. It would be prudent to have access to a generator which could run small household appliances, medical devices, your refrigerator and lights in case of a prolonged power outage. **OTOW has neither the ability nor responsibility to restore power to your home. That responsibility belongs to Duke Energy.**

After Irma, many OTOW residents became quite angry with OTOW because the power did not come back quickly enough to suit them. Once again, while OTOW or OTOW-related companies may supply your water and internet service, they have NOTHING to do with providing your electricity!

**OTOW is not an assisted-living facility! It is the resident’s responsibility to make reasonable storm preparations, particularly if you have some sort of special need such as an oxygen generator or dialysis.**

During Irma, Marion County operated several shelters, 3 of which were designated as “special need” shelters. **People who might possibly need to use such a shelter are asked to register at [alertmarion.com](http://alertmarion.com) so that proper planning may take place for these shelters.** During Irma, there were 300 people registered as possibly needing a “special needs” shelter while 3,000 people showed up at those shelters!

#### **Slide 75-79**

Let’s make 2 points right upfront.

1. Every resident of Candler Hills needs access to some type of electrical generator. Hurricanes are not the only type of storm that wipes out power. Any storm with winds above 45 mph is capable of bringing down power lines. What? Candler Hills has power lines all underground! Right, but these underground lines are fed by lines that are above ground. How often do we lose power? Not very often (see slide) but when we do it could be days before power is restored.
2. If your budget can afford an expense in the \$8,000-\$15,000 range, there is no doubt that the best thing to do is to install a “whole-house” generator powered by natural gas (whose lines are underground). When your power goes out, it kicks on automatically and powers your lights, air-conditioning, the whole 9 yards. If you can afford it, stop here, call the local Generac dealer and get to work on the permits (from OTOW and Marion County).

For any that “blinked”—even a bit—at the cost of a whole house unit, let’s talk about alternatives. But let’s also start with an understanding of how often we lose power here in Candler Hills.

The writer moved to Candler Hills from western NY—where snow rather than hurricanes causes power to go out—in 2012. We brought with us an 1800-watt Coleman generator that had served us well. We drained the gas before moving and it sat—untouched—in our Florida garage for 5 years before being needed.

That's right, we had no power outages in OTOW for the years 2012, 2013, 2014 and 2015. In 2016 hurricane Matthew—a category 5 storm—chewed its way up Florida's east coast and we lost power for 3 hours. So 5 years found us with only a single power loss and it was only for 3 hours.

In 2017, it was a different story. Hurricane Irma was predicted to hit Ocala with 2 straight hours of 90-mph winds and we all got ready to hide in our closets. In reality, the storm track deviated a bit and our winds topped at 60 mph.

That was enough, however, to bring down branches onto major feeder lines and Candler East lost power for 36 hours while Stonebridge lost it for 72 hours because they were fed by a different line. (Sanctuary et al did not exist at that time.)

The next 4 years (2018-2022) again found us with no power outages. So, in the period of 10 years that we have lived here there has been only a single significant loss of electrical power. However, as they say in the financial markets, “past performance is no indicator of future performance.” Nature seems to be brewing up bigger and better storms so it is not unreasonable to think that we may have more frequent power interruptions. If your budget squirms at the cost of a whole-house generator, your option is a portable generator. Here you need to answer 2 questions: How big? What fuel?

Let's start by understanding that portable generators can handle lighting and refrigeration but they will not run your air-conditioning. I will suggest a solution to this, but don't figure your AC in sizing a portable generator. Most portable generators are in the range of 3500-7500 watts. An 1800-watt generator running an hour in the morning and an hour in the evening will keep your refrigerator/freezer cool and happy and that's probably the biggest power user in your home so anything in this range will work nicely and you might expect to spend \$500 for such a generator.

Traditionally, portable generators have run on gasoline. Newer generators offer a “dual fuel” option where they will run on either gasoline or propane.

My generator is dual fuel. I prefer this because I'm not comfortable with storing a 5-gallon can of gas in my garage where my water heater—with an open-flame pilot light—sits. And propane does not deteriorate with age whereas gasoline needs to be “stabilized.”

My 5000-watt generator will run 10-12 hours on a 20-lb propane cylinder. I always keep a full tank and—if needed—I can use the propane from my grill and fire pit.

Well, what about AC? If the power is off for 2 or 3 days it can get uncomfortable. We have a portable unit of the type that some buy to air-condition their garage. It exhausts through a hose that can be put into a window. The cost was \$400. If need be, we can cool off our guest room and use it as an air-conditioned “refuge.”

With the modern lighting packages found in OTOW homes (cfl or LED), a home can be lit during a power outage with very little wattage. An LED reading lamp requires only 10-15 watts as opposed to the traditional 100-200 watts.

Do you or your spouse use a CPAP machine at night because of sleep apnea? It's difficult for folks who use these devices to sleep well without them, but are you willing to run a 4000-watt generator all night long in your driveway, annoying your neighbors and using a tank of gas just to power a device that requires only about 10-watts of power?

### **Slide 80**

Schumacher makes a car battery jump starter which you can purchase from Lowes or Amazon for about \$140. Think of it as a car battery in a nice case with a handle, plus some other cool stuff. You plug it into a wall outlet and charge it up before the storm hits. The unit has USB ports for charging your phone, iPad, etc. It also has a 400-watt inverter which changes DC power to 110-volt AC power to feed the two 110-volt outlets in the unit. Before bedtime there is power for lighting. Sit it by the bedside, plug your 10-watt CPAP and sleep soundly! Next morning, top off the charge by plugging the unit into your generator while you are running it to cool your refrigerator.

### **Slide 81**

Get a weather radio that has battery backup. While there will be plenty of warning about an approaching hurricane, tornados form in the pinwheel-like "feeder bands" of the storm. These tornados occur in places far away from the eye of the hurricane and in directions that the hurricane is not headed, and you will only have a few minutes notice with your weather radio.

OTOW water will probably flow, but a case of bottled water wouldn't hurt. Just in case, fill your tub with water for flushing.

Have fuel for your generator and a full tank in your car. During Irma, much of south Florida evacuated north using I-75. Ocala was a favorite stop for gas. As a result there was a local gas shortage lasting more than a week in Ocala.

Have some cash. ATM's and credit card systems may be down for several days during a power outage.

Have enough canned or shelf-stable food for several days.

### **Slide 82**

Most natural gas ranges will operate without power, BUT the burner igniters will not work so you will need matches or a butane lighter to ignite the burner.

Oven controls require electricity, so **DO NOT attempt to use the oven during a power outage!**

### **Slide 83**

**Take an afternoon and drive to the locations of the various health facilities listed in the next few slides. You do not want to find yourself in the situation of trying to follow an ambulance carrying your spouse and finding that you have no idea where you are going. The ambulance can go through red lights and you cannot which might mean that you will be on your own to find the facility where it is headed!**

Up until a few years ago, Ocala had a community-owned hospital known as the Munroe Regional Medical Center. When the public refused to pass a tax increase to support the hospital, the hospital board leased the operation to a firm that did a poor job. Care was low-ranked and staff left.

Three years or so ago, the hospital board brought in the Adventist Health System which operates many hospitals all over the state. Care seems to be improving and staff are returning.

#### **Slide 84**

The emergency room at Timberridge (across the street from the Walmart SuperCenter) is affiliated with the Adventist Health System. There were plans to build a 100-bed hospital at that location but the plans were turned down by the state after opposition from other area facilities. This is a stand-alone ER. If you need to be admitted, you will be transported about 12 miles to the AdventHealth-Ocala hospital at 1500 SW 1st Avenue.

Both the Adventist hospital and the for-profit hospital we'll talk about next are located on the same block in downtown Ocala.

#### **Slide 85**

The Ocala Regional Medical Center is a for-profit hospital owned by the giant Hospital Corporation of America (HCA) through the Ocala Health System.

#### **Slides 86 & 87**

West Marion Community Hospital is across SR 200 from the Race Trac gas station and behind the Bonefish Grill restaurant. It is part of the HCA Ocala Health System. Its ER is the closest one affiliated with HCA.

#### **Slides 88 & 89**

Gainesville is 35 miles north of Ocala on interstate 75. It's the home of the University of Florida and their magnificent teaching hospital, Shands. There are actually 2 hospitals on either side of Archer road.

One side of the street handles nothing but cancer and orthopedic cases. Many OTOW residents find their way to the UF Sports Medicine and Orthopedic Clinic where the same surgeons who routinely salvage the playing careers of football or basketball stars also give our generation new hips, knees or shoulders.

<https://ufhealth.org/shands-university-florida>

#### **Slide 90**

Sunshine in Florida is wonderful, but also dangerous! Find yourself a dermatologist and have your skin checked on a regular basis for skin cancers. Even melanomas are not a problem if they are caught early and dermatologists are great at recognizing them at their early stages where treatment is easy.

#### **Slide 91**

OTOW is home to 3 types of venomous snakes. There is your standard rattlesnake. They like to hunt at night, so it's not a good idea to travel through wooded areas on foot at night. They also like to take over holes dug by gopher tortoises, so it's not a good idea to let your dog sniff around burrows in the ground! Then there is the pygmy rattler, usually 12-18 inches in length. An instructor at an MTP course once said that the pygmy rattler—like many short people—has a bit of an attitude. He'd rather bite you than run from you. So, it's a good idea to wear leather gloves and sturdy shoes when working in your landscape areas. We also have the coral snake with its colorful bands. Luckily, they are fairly docile and probably won't chase you. Just avoid stepping on one and you should be fine! OTOW has no water moccasins or gators, and that is by design. We have no water hazards on our golf courses and no ponds or lakes as part of our landscape. In Florida, if you've got water, you usually have moccasins or gators.

#### **Slide 92**

OTOW was originally a 13,000 acre cattle ranch (the "Circle-Square" ranch). Currently 8000 acres are still devoted to a working cattle ranch while 5000 acres are occupied by humans. There's a good chance that the homesite you occupy was once occupied by cattle, so don't be surprised if you hear some cattle noises. There is also the matter of coyotes.

It is wonderful that we have all the pleasures of country living so close to the city. Many of us love it while others tolerate it. But, please do not encourage our wildlife friends to stay too long. Please note that if people feed coyotes or if there is a food source associated with humans the coyotes will become less fearful of people and could become aggressive. So in order to keep the community safe and reduce nuisances and apprehensions caused by wildlife, it is VERY important that we condition the coyotes to fear people. People can help condition coyotes by doing the following:

- NEVER feed coyotes.
- Remove coyote food sources such as trash, fruit and pet food from the environment.
- Keep small pets inside from dusk to dawn or in safe enclosures.
- Never leave young children unattended in yards or parks.
- Harass coyotes with loud noises, clapping hands, yelling, throwing rocks at them and waving our arms to create fear
- Call the local department of Fish and Game or local law enforcement agency if coyotes attack humans, become too aggressive by approaching humans and by showing lack of fear of humans or if they attack small pets.

That being said, coyotes are everywhere in Florida and much of the rest of the USA. We need to learn to live with them just as we learn to live with Florida's snakes.

### **Slide 93**

You will discover that winter in Ocala is not like winter "up north." There will be many days in January when it's sunny and 75. You will have dinner on your lanai and you will post a picture of this on Facebook to show your friends back home what a lovely place you have moved to while they, perhaps, shovel snow.

And then you will do it again, and again, and again. Until your wife sticks her finger in your chest and says "you are going to lose all your friends!" And she will be right. Do it once, because you must, then don't do it again!

### **Slide 94**

You will notice that everyone in OTOW is friendly. When you're out riding in your golf cart or walking, people wave. You will soon develop this habit.

When you leave OTOW to go out into the "real world," try to suppress this habit otherwise some youngster will report to their parents that "some old pervert just waved at me!"